

## Claims

[c1]

A process for auditing underwriting decisions made by an underwriter relating to an application to an insurer for insurance, said process comprising the steps of:

- obtaining a file documenting the underwriting decision of the underwriter;
- reviewing the underwriting decision;
- determining whether the underwriting decision deviates from rules for underwriting established by the insurer;
- upon a determination that the underwriting decision does not deviate from the rules, scoring the underwriting decision as appropriate;
- upon a determination that the underwriting decision does deviate from the rules, determining whether the underwriter made a business decision to deviate from the rules and whether the underwriter documented that a business decision to deviate from the rules was made;
- upon a determination that the underwriter did not document that a business decision to deviate from the rules was made, scoring the underwriting decision as defective;
- upon a determination that the underwriter documented that a business decision to deviate from the rules was made, determining whether the business decision was within established guidelines for the insurer;
- upon a determination that the business decision was not within established guidelines for the insurer, scoring the business decision as defective; and
- upon a determination that the deviation was within established guidelines for the insurer, scoring the underwriting decision as appropriate.

[c2]

A process for auditing investigations conducted by an underwriter relating to an application to an insurer for insurance, said process comprising the steps of:

obtaining a file documenting the investigation conducted by the underwriter;

reviewing the investigation conducted by the underwriter;

determining whether the underwriter deviated from established requirements for the investigation established by the insurer;

upon a determination that the underwriter did not deviate from established requirements for the investigation, scoring the investigation as appropriate;

upon a determination that the underwriter deviated from established requirements for the investigation, determining whether the underwriter made a business decision to deviate from the established requirements for the investigation and whether the underwriter documented the business decision;

upon a determination that the underwriter did not document the business decision to deviate from the established requirements for the investigation, scoring the investigation as defective;

upon a determination that the business decision to deviated from the established requirements for the investigation was documented, determining whether the business decision was within established guidelines for the insurer;

upon a determination that the business decision to deviate from the established requirements for the investigation was not within established guidelines, scoring the investigation business decision as defective; and

upon a determination that the business decision to deviate from the established requirements for the investigation was within established guidelines, scoring the investigation as appropriate.

[c3]

A process for auditing an underwriting process of an underwriter relating to an application to an insurer for insurance; the underwriting process including an investigation conducted by the underwriter and an underwriting decision made by the underwriter; the auditing process comprising the steps

of:

obtaining a file documenting the investigation conducted by the underwriter and documenting the underwriting decision made by the underwriter;

reviewing the investigation conducted by the underwriter;

determining whether the underwriter deviated from established requirements for the investigation established by the insurer;

upon a determination that the underwriter did not deviate from established requirements for the investigation, scoring the investigation as appropriate;

upon a determination that the underwriter deviated from established requirements for the investigation, determining whether the underwriter made a business decision to deviate from the established requirements for the investigation and whether the underwriter documented the business decision;

upon a determination that the underwriter did not document the business decision to deviate from the established requirements for the investigation, scoring the investigation as defective;

upon a determination that the business decision to deviated from the established requirements for the investigation was documented, determining whether the business decision was within established guidelines for the insurer;

upon a determination that the business decision to deviate from the established requirements for the investigation was not within established guidelines, scoring the investigation business decision as defective; and

upon a determination that the business decision to deviate from the established requirements for the investigation was within established guidelines, scoring the investigation as appropriate;

reviewing the underwriting decision;

determining whether the underwriting decision deviates from rules for underwriting established by the insurer;

upon a determination that the underwriting decision does not deviate from the rules, scoring the underwriting decision as appropriate;

upon a determination that the underwriting decision does deviate from the rules, determining whether the underwriter made a business decision to deviate from the rules and whether the underwriter documented that a business decision to deviate from the rules was made;

upon a determination that the underwriter did not document that a business decision to deviate from the rules was made, scoring the underwriting decision as defective;

upon a determination that the underwriter documented that a business decision to deviate from the rules was made, determining whether the business decision was within established guidelines for the insurer;

upon a determination that the business decision was not within established guidelines for the insurer, scoring the business decision as defective; and

upon a determination that the deviation was within established guidelines for the insurer, scoring the underwriting decision as appropriate.

[c4]

A process for auditing underwriting decisions relating to an application to an insurer for insurance, the underwriting decision comprising a decision as to a rating to be associated with the insurance based upon an evaluation of identified risks factors associated therewith, said process comprising the steps of:

obtaining a file documenting the underwriting decision of the underwriter;

reviewing the underwriting decision;

determining whether the rating under which insurance coverage was offered pursuant to the underwriting decision deviates from an acceptable range of ratings established by the insurer based upon the identified risk factors;

upon a determination that a deviation did not occur, scoring the underwriting decision as appropriate;

upon a determination that a deviation did occur, determining whether the underwriter documented in the file that a deviation occurred and the basis for the deviation;

upon a determination that the deviation was not documented, scoring the underwriting decision as defective;

upon a determination that the deviation was documented, determining whether the deviation was within established guidelines for the insurer;

upon a determination that the deviation was not within established guidelines for the insurer, scoring the underwriting decision as defective; and

upon a determination that the deviation was within established guidelines for the insurer, scoring the underwriting decision as appropriate.

[c5] The process for auditing underwriting decisions as in Claim 4 wherein the step of scoring the underwriting decision as defective includes differentiating between defective underwriting decisions which require prompt remedial action and those which do not.

[c6] The process for auditing underwriting decisions as in Claim 4 wherein the step of scoring the underwriting decision as appropriate includes differentiating between appropriate underwriting decisions which merit recognition and those which do not.

[c7] A process for auditing an underwriting process of an underwriter relating to an application to an insurer for insurance, the underwriting process including an investigation conducted by the underwriter to identify risks associated with the insurance, said process comprising the steps of:

obtaining of a file documenting the investigation conducted by the underwriter;

reviewing of the investigation conducted by the underwriter;  
determining whether the underwriter deviated from established requirements for the investigation established by the insurer;  
upon a determination that the underwriter did not deviate from established requirements for the investigation, scoring the investigation as appropriate;  
upon a determination that the underwriter deviated from established requirements for the investigation, determining whether the underwriter documented in the file the deviation and the basis for the deviation;  
upon a determination that the deviation in the investigation was not documented, scoring the investigation as defective;  
upon a determination that the deviation in the investigation was documented, determining whether the deviation was within established guidelines for the insurer;  
upon a determination that the deviation in the investigation was not within established guidelines, scoring the investigation as defective;  
and  
upon a determination that the deviation in the investigation was within established guidelines, scoring the investigation as appropriate.

- [c8] The process for auditing an underwriting process as in Claim 7 wherein the step of scoring the investigation as defective includes differentiating between defective investigations which require prompt remedial action and those which do not.
- [c9] The process for auditing an underwriting process as in Claim 7 wherein the step of scoring the investigation as appropriate includes differentiating between appropriate investigations which merit recognition and those which do not.
- [c10] A process for auditing an underwriting process of an underwriter relating to an application to an insurer for insurance, the underwriting process

including an investigation conducted by the underwriter to identify risks associated with the insurance and an underwriting decision as to terms under which to offer the insurance based upon an evaluation of the identified risks associated with the insurance, said auditing process comprising the steps of:

- obtaining a file documenting the investigation conducted by the underwriter and documenting the underwriting decision;
- reviewing the investigation conducted by the underwriter;
- determining whether the underwriter deviated from established requirements for the investigation established by the insurer;
- upon a determination that the underwriter did not deviate from established requirements for the investigation, scoring the investigation as appropriate;
- upon a determination that the underwriter deviated from established requirements for the investigation, determining whether the underwriter documented in the file the deviation and the basis for the deviation;
- upon a determination that the deviation in the investigation was not documented, scoring the investigation as defective;
- upon a determination that the deviation in the investigation was documented, determining whether the deviation was within established guidelines for the insurer;
- upon a determination that the deviation in the investigation was not within established guidelines, scoring the investigation business decision as defective;
- upon a determination that the deviation in the investigation was within established guidelines, scoring the investigation as appropriate;
- reviewing the underwriting decision;
- determining whether the financial terms under which the insurance was offered pursuant to the underwriting decision deviates from an acceptable range of financial terms established by the insurer;
- upon a determination that a deviation did not occur, scoring the

underwriting decision as appropriate;  
upon a determination that a deviation did occur, determining whether the underwriter documented in the file the deviation and the basis for the deviation;  
upon a determination that the deviation was not documented, scoring the underwriting decision as defective;  
upon a determination that the deviation was documented, determining whether the deviation was within established guidelines of the insurer;  
upon a determination that the deviation was not within established guidelines of the insurer, scoring the underwriting business decision as defective; and  
upon a determination that the deviation was within established guidelines for the insurer, scoring the underwriting decision as appropriate.

[c11] The process for auditing an underwriting process as in Claim 10 wherein the step of scoring the investigation as defective includes differentiating between defective investigations which require prompt remedial action and those which do not; and the step of scoring the underwriting decision as defective includes differentiating between defective underwriting decisions which require prompt remedial action and those which do not.

[c12] The process for auditing underwriting decisions as in Claim 10 wherein the step of scoring the investigation as appropriate includes differentiating between appropriate investigations which merit recognition and those which do not; and the step of scoring the underwriting decision as appropriate includes differentiating between appropriate underwriting decisions which merit recognition and those which do not.